

**REMARKS**

Applicant recognizes with appreciation that Claims 9 – 11 have been allowed and Claims 2 – 4 and 6 – 8 are allowable if re-written in independent form.

In this Amendment, Applicant has amended Claims 1, 5 and 9 to replace the word “said” with the word “the” in referring to earlier recitation or limitation, according to Examiner’s suggestion. It is respectfully submitted that no new matter has been introduced by the amended claim. All claims are now present for examination and favorable reconsideration is respectfully requested in view of the preceding amendments and the following comments.

**CLAIM OBJECTIONS:**

Claims 1, 5 and 9 have been objected due to the informality of using “one” in front of “said master database.”

It is respectfully submitted that in view of the presently claimed invention, the objection has been overcome. In particular, “one said master database” in Claims 1, 5 and 9 have been replaced with “the master database”. The amendment is editorial in nature.

Accordingly, withdrawal of the objection due to informality is respectfully requested.

**REJECTIONS UNDER 35 U.S.C. § 102:**

Claims 1 and 5 have been rejected under 35 U.S.C. § 102 (e) as allegedly being anticipated by Fite et al. (US 6,467,684), hereinafter Fite. Applicant traverses the

rejection and respectfully submits that the present-claimed invention is not anticipated by the cited reference.

At first, although Fite discloses a host database, it fails to disclose “a pre-paid calling card system connected to a telephone network and the master database,” through which settlement can be performed when a request is received through the telephone network. In addition, Fite fails to disclose a “settlement server” in connection with the “pre-paid calling card system” to settle request from data communication network. Furthermore, Claim 1 requires that “payments of various goods, telephone and other services **respectively requested** through the telephone network and the data communication network being **integrally carried out** with the one pre-paid card through the master database.” (emphasis added) This element is NOT disclosed in any way in Fite. Fite only discloses purchase goods or services using the pre-paid card via the Internet for “one-time use only” (col. 1, line 33). There is no specific disclosure on purchase of telephone or other service via telephone network, let alone the requirement of “integral” processing. Claim 5 specifically requires that such integral processing be performed “at about the same time”, which is not disclosed in Fite. Because the pre-paid card in Fite is for one-time use only, its payment system is unable to integrally carry out payment requests from different communication networks with the one pre-paid card through the one master database, and at about the same time according to Claims 1 and 5 of the present invention. Therefore, the newly presented claims are not anticipated by Fite and the rejection under 35 U.S.C. § 102 (e) has been overcome.

Accordingly, withdrawal of the rejections under 35 U.S.C. § 102 (e) is respectfully requested.

REASONS FOR ALLOWABLE SUBJECT MATTER:

The Examiner states that the reason for allowance of Claims 9 – 11 and Claims 2 – 4 and 6 – 8 (if rewritten in independent form) is that the cited references, take alone or in combination, fail to show or fairly teach the specific method wherein the prepaid cards

are sold at the card site allowing the users to enter card number for purchase, and the card delivered to the users after payment has been made set forth in the claims.

Applicant respectfully submits that the reason for allowance should be changed to that the cited references, take alone or in combination, fail to show or fairly teach an electronic payments system wherein a real or virtual multifunctional pre-paid card allocated a specific card number is issued to a user, and the user settles payment for goods or telephone and other services using the allocated card number of the prepaid card, the system comprising:

a master database for storing the card number and balance information of the pre-paid card issued to the user and managing the same;

a pre-paid calling card system connected to a telephone network and the master database for authenticating the pre-paid card, settling the authenticated pre-paid card and balancing from the balance information of the corresponding card number of the pre-paid card through inquiry to the master database when a request for settlement is received through the telephone network; and

a settlement server being connected to a data communication network and the pre-paid calling card system for authenticating the pre-paid card, settling the authenticated pre-paid card and balancing from the balance information of the corresponding card number of the pre-paid card by inquiry to the master database through the pre-paid calling card system when a request for settlement is received through the data communication network;

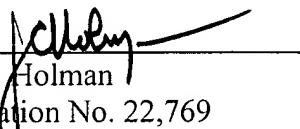
wherein payments of various goods, telephone and other services respectively requested through the telephone network and the data communication network being integrally carried out with the one pre-paid card through the master database. These payment requests may be processed at about the same time. Such system may further include a cyber site used for purchasing the pre-paid card for the purchaser or as a gift for others, and such pre-paid card is rechargeable.

Having overcome all outstanding grounds of rejection, the application is now in condition for allowance, and prompt action toward that end is respectfully solicited.

Respectfully submitted,

JACOBSON HOLMAN PLLC

Date: March 11, 2004  
(202) 638-6666  
400 Seventh Street, N.W.  
Washington, D.C. 20004  
JCH/jc  
Atty. Dkt. No.: P66550US0

By   
John C. Holman  
Registration No. 22,769